I would like to express my appreciation to readers for their interest in MUFG. It is with pride that I present the Mitsubishi UFJ Financial Group’s Corporate Social Responsibility Report 2014, which describes our principles and initiatives relating to CSR. I invite you to review these pages.

At MUFG, our Corporate Vision guides all activities carried out by group companies, while our Principles of Ethics and Conduct provide a standard by which MUFG employees make and carry out decisions. The Corporate Vision and Principles of Ethics and Conduct underpin all group CSR activities as well.

The priority themes for MUFG’s CSR activities are “Addressing Global Environmental Issues” and “Nurturing Society’s Next Generation” themes that were selected from the perspective of contributing to the resolution of the most important issues of society as a whole. Under the first theme, we have sought to use the financial functions of MUFG as we strive to provide products and services that contribute to a reduction in environmental impacts. Under the second theme, we have focused our social contribution on employee participation in activities as members of the local community and society.

All MUFG employees will continue to work together to fulfill our core mission in society as a financial group, and contribute, by leveraging our strengths as a financial intermediary, to the sustained growth of Japan and the world.

We welcome your continued support.

Nobuyuki Hirano
President & CEO
Mitsubishi UFJ Financial Group, Inc.
September 2014

Serving society as a foundation of strength.
Committed to meeting the needs of our customers.
And fostering shared and sustainable growth for a better world.

At MUFG, we are working ever harder, ever more diligently to fulfill our long-term vision of making your community and society at large a better place.

To help realize sustainable growth in Japan and around the world, we hope to earn greater trust from you and all our stakeholders.

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About This Report

MUFG is a comprehensive financial group with Mitsubishi UFJ Financial Group, Inc. (MUFG) as its holding company. MUFG’s business depends on the support of our many stakeholders (shareholders, customers, business partners, employees, global and local communities, and the environment). This “Corporate Social Responsibility Report 2014 (Highlights Edition)” was prepared to communicate to our customers and business partners around the world the highlights of the CSR activities carried out by MUFG mainly in FY 2013.

Note: For more details about these activities, please refer to the Full Edition of the “Corporate Social Responsibility Report 2014” (PDF file) on the following website.

www.mufg.jp/english/csr/csrreport/
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September 2014
Corporate Vision

OUR MISSION
To be a foundation of strength, committed to meeting the needs of our customers, serving society, and fostering shared and sustainable growth for a better world.

OUR VISION
— Be the world’s most trusted financial group —
1. Work together to exceed the expectations of our customers
Strive to understand and respond to the diversified needs of our customers. Maintain and expect the highest levels of professionalism and expertise, supported by our consolidated strength.

2. Provide reliable and constant support to our customers
Give the highest priority to protecting the interests of our customers. Promote healthy, sustainable economic growth. Maintain a robust organization that is effective, professional, and responsive.

3. Expand and strengthen our global presence
Leverage our strengths and capabilities to attract a loyal global customer base. Adapt rapidly to changes in the global economy and their impact on the needs of our customers.

Principles of Ethics and Conduct

Chapter 1  Customer Focus
We place our diverse customers at the center of all our activities and always act in their best interests. MUFG is able to thrive today because of the trust and confidence that customers have placed in us—the result of years of fair, transparent, and honorable dealings. Our business culture is not driven by the prospect of short-term, immediate gains. Instead, we place a premium on supporting long-term, sustainable relationships with our customers to help them meet their goals.

1-1. Acting with Honesty and Integrity
1-2. Controlling Quality
1-3. Exceeding Customer Expectations

Chapter 2  Responsibility as a Corporate Citizen
As a member of MUFG with global operations, we act honorably, with honesty and integrity, and comply at all times with laws, regulations, rules, and internal policies globally. We strive to maintain stability and confidence in the global financial system and to contribute to the sound growth and development of society. We behave in a manner that supports and strengthens the trust and confidence that MUFG has built up over the years.

2-1. Adherence to Laws and Regulations
2-2. Combating Criminal Activity
2-3. Commitment to Social Sustainability
**OUR VALUES**

1. **Integrity and Responsibility**
   
   Strive to be fair, transparent, and honest. Always act responsibly in the best interest of customers and society as a whole, building long-term stakeholder relationships and giving back to our communities.

2. **Professionalism and Teamwork**
   
   Respect the diversity of our fellow workers and foster a strong spirit of teamwork. Expect the highest levels of professionalism.

3. **Challenge Ourselves to Grow**

   Adopt a global perspective to anticipate trends and opportunities for growth. Create and sustain a responsive and dynamic workplace where everyone can focus on providing outstanding customer service and embrace new challenges.

**Chapter 3  Ethical and Dynamic Workplace**

We are committed to creating a working environment that fosters mutual respect among MUFG employees, supports the full expression of our individuality as professionals, promotes the power of teamwork, honors diversity, transcends differences, and embraces new challenges.

3-1. **Stimulating Workplace**

3-2. **Ethical Workplace**

The corporate vision will serve as the basic policy in conducting its business activities, and will provide guidelines for all group activities. The corporate vision will also be the foundation for management decisions, including the formulation of management strategies and management plans, and will serve as the core value for all employees.
Corporate Vision and Our CSR

Values-Based CSR Activities
We work to fulfill our corporate social responsibility through our business, using our Corporate Vision and Principles of Ethics and Conduct as guidelines.

Our Responsibility and Role as a Financial Institution
Financial institutions have a fundamental responsibility to use their business functions to help stabilize and maintain trust in financial systems and contribute to the sustainable growth of society. MUFG carries out CSR efforts based on a belief in fulfilling our inherent social mission as the lifeblood of the economy, and contributing to solutions to social issues through our core financial businesses.

Efforts to Improve Customer Satisfaction
The customer focus stance listed at the top of our Principles of Ethics and Conduct is the core philosophy of our business and all CSR activities.

Business Segments

Corporate & Investment Banking
Small- and medium-sized businesses, large corporations, M&A advisory services, etc.

Consumer Business / Private Banking
Loan and investment products, private banking services, etc.

Asset Management
Corporate pensions, investment trusts, asset management, etc.

Group CSR Priority Themes
At MUFG, we have adopted Addressing Global Environmental Issues and Nurturing Society’s Next Generation as the two priority themes of our group CSR activities.

Addressing Global Environmental Issues
Focus on global warming, biodiversity and other global environmental issues.

Nurturing Society’s Next Generation
Nurture the next generation to address issues such as global environmental problems and global poverty, as well as domestic problems in Japan such as low population growth, the aging of society, and local and regional issues.
Supporting our customers' continued success with our individual and combined strengths

Efforts to Improve Customer Satisfaction

Activities on Group CSR Priority Themes

Addressing Global Environmental Issues
Corporate & Investment Banking
Consumer Business / Private Banking
Asset Management

Nurturing Society's Next Generation
Consumer Business / Private Banking
Philanthropy and Community Initiatives
All of us at MUFG are working together to deliver quality that exceeds customer expectations. Doing so requires staying on top of customers’ diversified needs, opinions, and requests to change our products and services for the better.

Developing and Improving Products and Services based on Society Needs and the Voice of Customers

■ Products that address Japan’s demographic issues

MUFG is developing new products to address challenges related to Japan’s low birthrate and longevity. Mitsubishi UFJ Trust and Banking (MUTB) currently provides three asset succession products that draw on the benefits of a trust: Zutto Anshin Trust, which, in the event of the customer’s passing, allows the bereaved family to easily receive money without burdensome inheritance paperwork; Educational Fund Gift Trust (Magoyorokobu), which takes advantage of a tax exemption on monetary gifts to grandchildren and other family members for education purposes; and Okuru Shiawase Trust which substitutes for the annual paperwork needed to make gifts to family members while the customer is living. Zutto Anshin Trust and Educational Fund Gift Trust are also offered by the Bank of Tokyo-Mitsubishi UFJ (BTMU) to meet a wider range of customer needs.

MUFG will continue to leverage its group network and product resources to improve customer satisfaction.

*1 Zutto Anshin Trust received first place in 2012 Nikkei Superior Products and Services Awards Nikkei Veritas Award for Excellence
*2 Educational Fund Gift Trust received first place in 2013 Nikkei Superior Products and Services Awards Nikkei Veritas Award for Excellence

■ Improving products and services based on the voice of customers

MUFG takes the comments and requests it receives from customers—in all its various forms—seriously, using such feedback to enhance products and services. Business Link Shobai Hanjo, a large-scale business matching conference launched in 2005, is one example of an initiative we started based on requests from our corporate customers. At our 11th conference held in Osaka in February 2014, approximately 3,200 companies—an all-time record—engaged in some 7,100 business-matching negotiations. Group companies are always working to improve the satisfaction of our individual customers as well. Recent examples include the addition of new functionality to our smartphone app, website notifications on loan consultation desk availability (BTMU), improvements to our Nippon Individual Savings Accounts (NISA) online trading interface (Mitsubishi UFJ Morgan Stanley Securities: MUMSS), and expansion to 24-hour Web services for DC Card customers (Mitsubishi UFJ NICOS: MUN).
To exceed the expectations of our customers, we think and act with customers first in mind.

All of us at MUFG are working together to deliver quality that exceeds customer expectations. Doing so requires staying on top of customers’ diversified needs, opinions, and requests to change our products and services for the better.

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Ongoing Efforts to Share the Voice of Customers and Use It to Improve Products and Services

- Developing a better feedback processing system

We treat customer feedback as a valuable asset. BTMU, MUTB, MUMSS, MUN, and ACOM collectively gather more than 280,000 comments and requests every year (see Note). Received in person at local branch offices, over the phone, via email, and through various other means, these inputs are analyzed and used to make important improvements. MUFG monitors these efforts and strives to make continuous improvements to its processing system.

We also ask customers to fill out questionnaires (customer satisfaction surveys) to determine whether our activities are meeting their expectations.

Group companies conduct similar surveys for corporate customers as well.

Note: Data from April 1, 2013 to March 31, 2014

- Improving the quality of products and services from the customer’s perspective

To build enduring relationships of trust with customers, all MUFG companies strive to manage and improve quality in every business process—from planning and development to delivery and after-sales servicing of products and services. BTMU, MUTB, MUMSS, MUN, and ACOM all use a four-point checklist to confirm that adequate measures are being taken to consider the customer’s perspective in the planning and development of new products and services.

Employees at both the head offices and local branch offices are always cognizant of the effect their daily work activities have on the customer’s evaluation of the company, and therefore strive to provide products and services that exceed their expectations.

Customer Satisfaction Survey Results
(conducted Oct. and Dec. 2013)

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<th>Neutral</th>
<th>Somewhat dissatisfied</th>
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<td>MUN</td>
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<td>47.7</td>
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BTMU Corporate Customer Satisfaction Survey
(conducted May and Jun. 2014)

Customer evaluation of BTMU’s performance on four top priority challenges

<table>
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<tr>
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<th>Satisfied</th>
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<th>Neutral</th>
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<th>Dissatisfied / No response</th>
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<td>Risk reduction for interest rate and other financial risks</td>
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<td>25.7</td>
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<td>5.7</td>
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<tr>
<td>Efficiency of domestic settlements</td>
<td>19.4</td>
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<td>Cost reductions</td>
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<td>14.2</td>
<td>59.2</td>
<td>7.8</td>
<td>8.1</td>
</tr>
</tbody>
</table>

Note: Data from April 1, 2013 to March 31, 2014

(Total may not equal 100% due to rounding)
Maintaining Customer Trust through Employee Training and Reskilling

Training and education for MUFG employees are focused on application of our customer-first principles. In our MUFG Values Talk workshops, young staff discuss and develop an awareness of various topics related to our Corporate Vision of becoming the world’s most trusted financial group, such as what MUFG and its employees need to do to attract and retain customers, and what they should aspire to ten years in the future.

Each group company also works to improve customer satisfaction (CS) by training employees to acquire better communication skills, in addition to professional expertise. Examples include customer consultation training (BTMU), a retail banking education program (MUTB), quality improvement training for call center staff (MUMSS), and a CS promotion contest where participants practice and present role-playing skits (ACOM).

All of us at MUFG approach our daily work with the hope of serving and exceeding the expectations of our customers. We remain committed to building enduring relationships with customers through sincere communication.

Treating Customer Satisfaction as a Senior-Management Priority

At MUFG, directors, chief executives, and group company representatives regularly convene meetings of the MUFG CSR Committee and Customer Complaint Monitoring Meeting to stay on top of customer evaluations and discuss how to improve CS as a managerial priority.

Haruno Sato
East Japan Call Center
Mitsubishi UFJ NICOS

When taking calls from customers, I do my best to understand their problem, ask what they want in clear terms, and explain the solution. It’s always satisfying to receive a “thank you” from customers. Customers are especially happy, for example, when I explain step-by-step processing involved between using a credit card and receiving a statement. I also found it rewarding when the head office adopted the service improvement plan my team and I developed based on customer opinion.
MUFG Support Framework

Clients working to reduce their environmental footprint through corporate activities

Clients engaged in environmental businesses

The Bank of Tokyo-Mitsubishi UFJ

Maximizing MUFG’s Comprehensive Strengths

Group companies

- Implementation of environment-friendly measures (boosting equipment energy efficiency, etc.)
- Designing environmental management strategies
- Progression of environmental business
- Usage of emission credits
- Environmentally-conscious asset management
- Reduction of greenhouse gas emissions
- Adoption and usage of environmental management systems

Clients’ management tasks relating to the environment

Financing support

- Implementation of Equator Principles
- Promoting socially responsible investment (SRI)
- CDM consulting
- Joint Crediting Mechanism (JCM) projects
- ESCO proposals
- Energy conservation consulting
- Introducing energy conservation contractors
- Green leasing
- Environmental management consulting
- Support for adopting environmental management systems

As we aspire to become the world’s most trusted financial group, we make the most of our comprehensive strengths by providing customers with across-the-board support, including financial, business matching, and consulting services.

Supporting Environment and Energy-Conscious Businesses with Our Extensive Financial Solutions and High-Quality Research & Consulting Services

More and more customers are considering installing energy-efficient and eco-friendly facilities as a long-term solution to cutting energy costs and addressing global environmental issues.

For such customers, MUFG proposes solutions to the challenges of reducing electricity consumption and greenhouse gas emissions from operations, and also actively develops an array of services covering everything from advising on projects at the planning stage to providing support for reducing financing costs by drawing on all available financing options.

Corporate & Investment Banking

Activities on Group CSR Priority Theme: Addressing Global Environmental Issues
For the success of your environmental project or business, we offer the strength of our global network.

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Kazutoshi Ogura
Manager
Business Solution Department,
Corporate Finance & Strategic
Advisory Division
The Bank of Tokyo-Mitsubishi UFJ

I help develop financing products for corporate customers operating in a wide range of industries, not just those in the environmental and energy fields. Confronting environmental and energy issues has become a critical part of business continuity in Japan. Since business expectations of government assistance are also high, I also put energy into supporting public-private capital investment projects. I hope to influence public policy to better reflect our customers’ investment needs and our goals as a financial institution, and also to develop products that suit a greater variety of corporate customers.

BTMU actively finances investments in energy-efficient equipment and provides broad support for customers looking to introduce energy-efficient technologies in their office building, factory, retail store, or other location, or invest in projects that involve solar power, biomass power, or other renewable energy systems. In August 2013, we began offering the Green Project Support Loan (with 2% interest subsidized)*1 that takes advantage of the Japanese Ministry of the Environment’s “Environmental risk research loan promotion by interest subsidy” program. Since then we have financed 11 of the 16 projects subsidized by this fund nationwide.

We also endeavor to provide environmental loans that make use of existing Japanese government subsidy programs,*2 such as the Ministry of the Environment’s interest subsidy for environmental management promotion activities, and the Ministry of Economy, Trade and Industry’s subsidy program for promotion of upgrading facilities for energy efficiency. We also offer a CSR-Type Environmental Management Support Loan, a BTMU-exclusive product that sets financing terms based on the results of an evaluation of the customer’s environmental management activities.

For corporate customers with an active CSR program or CO2 emissions reduction program for global warming mitigation, MUTB offers CSR Support and CO2 Reduction Support Loans.*3

MUFG will continue to support the environmental conservation, energy saving, and renewable energy generation plans of our corporate customers from both the financial solutions and the research and consulting perspectives.

*1 A loan product offered by BTMU based on a government subsidy program that draws from a fund for promoting green finance. The program alleviates the customer’s interest burden in exchange for having the financial institution survey the environmental impacts of the customer’s capital investment and, based on the results, plan and monitor specific actions to reduce those impacts.

*2 Environmental loans that use Japanese government subsidy programs: Environmental Management Support Loan (with 1% interest subsidized) using the Ministry of the Environment’s interest subsidy for environmental management promotion activities, and Energy Conservation Support Loan (with 1% interest subsidized) using the Ministry of Economy, Trade and Industry’s subsidy program for promotion of upgrading facilities for energy efficiency.

*3 CSR Support Loan is a loan with preferential interest rates for customers who have committed to targets for improving their CSR performance in specific areas (three to five targets). CO2 Reduction Support Loan is a loan with preferential interest rates for customers who have committed to reducing their CO2 emissions. For either loan, if the company’s targets are not met, the amount of interest subsidized by the government can be donated to a third-party organization as a form of social or environmental philanthropy.
Renewable Energy in Japan
Assisting Japan's Shift to a Sustainable Society through Project Finance

The 2011 earthquake and tsunami reanimated the debate over Japan’s medium- to long-term energy and environmental policy, prompting a rise in renewable energy installations. Japan’s Basic Energy Plan adopted in 2010 sets a target to increase the share of zero-emission sources (nuclear and renewable) in the energy mix by more than 50% by 2020. A feed-in tariff scheme for renewables (solar, wind, hydro, geothermal, and biomass) was launched in July 2012, imparting further momentum to the spread of renewable energy across all sectors of society.

Based on its substantial track record and expertise acquired through overseas projects, BTMU has been providing full-fledged financing to energy development projects in Japan since around 1998. In FY 2013, the company arranged financing for the Eurus Rokkasho Solar Park (Aomori Prefecture), the largest photovoltaic development project in Japan to date, and the Eurus Yurikogen Wind Farm (Akita Prefecture), among other projects (see Note).

For the Eurus Rokkasho Solar Park, the plan is to install around 510,000 solar panels in two districts, Takahoko and Chitosedairakita, totalling 253 hectares of land (about the size of 50 baseball stadiums). With a total output of 148 MW (direct current), the solar panel is expected to generate enough electricity year-round to power approximately 38,000 ordinary Japanese households, offsetting roughly 70,000 tons of CO₂ emissions per year. Financing for this project totaled 39.3 billion yen, with BTMU serving as lead arranger in a group of 14 banks including regional banks. The Eurus Yurikogen Wind Farm, meanwhile, is a project to install seventeen 130-meter-tall turbines on a plateau spanning the three districts of Koyoshi, Nishiyurihara, and Nishime located five kilometers inland from the Japan Sea. With a total output of 51 MW, the wind farm is expected to generate enough electricity to power some 30,000 ordinary households, offsetting roughly 57,000 tons of CO₂ emissions per year. BTMU coordinated financing as lead arranger of a group underwriting 11.3 billion yen for the project.

Mitsubishi UFJ Lease & Finance (MUL), too, has been actively promoting renewable energy projects. One example is a joint solar power project using land owned by a corporate customer in Japan. The project began operations in December 2013, with all generated electricity being sold to the local power utility.

Note: Rokkasho Solar Park and Yurikogen Wind Farm are projects developed by renewable energy developer Eurus Energy Group.
Renewable Energy Overseas

Promoting the Growth of Renewable Energy around the World

Governments around the world are initiating steps to support the growth of renewable energy sources as environmentally clean alternatives to fossil fuels. Through its role as a project finance lender and provider of other financial services, BTMU is a proactive supporter in the global development of renewable energy for reducing greenhouse gas emissions and supporting the future of industries and modern lifestyles.

In the geothermal field, we served as mandated lead arranger of a financing contract totalling US$1.17 billion underwritten by six Japanese and overseas banks, the Japan Bank for International Cooperation (JBIC), and the Asian Development Bank for a power generation project in the Sarulla district of Sumatra, Indonesia, owned by a consortium of private companies from Japan, the U.S., and Asia. Project finance for geothermal energy, although known for having a more challenging risk assessment process than other resources, is the largest in the world. The power plant is scheduled to supply 320.8 MW of electricity to a state-owned power utility for 30 years starting in 2016, and is expected to offset 1.84 million tons of CO₂ per year.*1

In addition to geothermal, our involvement in solar, wind, and other projects around the globe resulted in our being ranked as the world’s leading provider of project finance debt to renewable energy projects in 2013,*2 as well as the world’s largest provider of project financing overall. We will continue to utilize our arrangement experience and know-how in driving renewable energy growth in countries around the world that are promoting sustainable development.

*1 According to an estimate by JBIC

*2 Results of survey by Infrastructure Journal, a project finance magazine

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### Renewable Energy Project Finance MLA 2013

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<tr>
<th>Rank</th>
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Source: Infrastructure Journal League Tables (www.ijonline.com)
Leveraging Our CDM Expertise to Support Carbon Reductions in Developing Countries through JCM

In 2013, the 19th Conference of the Parties (COP 19) to the United Nations Framework Convention on Climate Change agreed to look into the introduction of voluntary greenhouse gas (GHG) emissions reduction targets under the new international climate change mitigation framework that will start in 2020 with the participation of all countries. As part of that, the Japanese government has proposed a mechanism to complement the existing Kyoto Protocol Mechanisms, called the Joint Crediting Mechanism (JCM), and is seeking a resolution on their proposal by 2015.

Since 2001, under the Clean Development Mechanism (CDM), one of the UN-based international GHG mitigation schemes, MUMSS has been assisting projects with the entire process related to the creation of certified emission reduction (CER) and thorough the development of methodologies needed for project execution. As of May 2014, 76 out of more than 100 projects MUMSS has handled have been registered by the UN.

Since 2010, the company has been also supporting the Japanese government’s JCM efforts, providing consulting services for project commercialization, advising on financing schemes and delivering other services based on its industry expertise and outstanding CDM track record. One JCM project for which MUMSS is providing consulting services is a project to distribute solar lanterns to non-electrified communities in Kenya. Since less than 20% of the rural population in the country has access to electricity, people in these areas rely heavily on kerosene lamps, which represent a fire hazard, emit harmful black smoke and weigh heavily on family finances due to rising fuel costs. The introduction of solar lanterns eliminates such problems in addition to cutting CO₂ emissions.

In Vietnam, meanwhile, a project is underway to conserve energy by equipping transport vehicles with digital tachographs. The installation of these devices has demonstrated to improve fuel efficiency and even reduce traffic accidents.

Drawing on its know-how in the CDM field and on MUFG’s extensive financing resources, MUMSS is carrying out efforts to promote JCM and globally advance climate mitigation measures in ways that Japan and developing countries can both benefit.

*1 A bilateral credit scheme proposed by the Japanese government to the international community as a new mechanism to complement CDM. Benefits of JCM include mutual implementation of projects by countries who sign a bilateral agreement, a broader range of applicable projects than CDM, short processing times, and the availability of Japanese government subsidies.

*2 CDM is a GHG emissions reduction mechanism that supports sustainable development through technology transfer and financing while assisting developed countries in achieving their GHG emission reduction targets.

*3 Rechargeable LED lanterns powered by solar energy. They can also be used as a power source for mobile phones. Replacing 100,000 kerosene lamps with solar lanterns can reduce approximately 15,000 tons of CO₂ per year.

*4 A constituent of petroleum, kerosene is the primary ingredient in fuels used across a range of applications, such as lamps, heaters, and jet engines.

*5 A type of driving recorder, a digital tachograph automatically stores on a memory card vehicle operation data such as time and speed, making it easy to confirm whether a driver is complying with legal speed limits, break times, and other rules.

How JCM Works

Feasibility studies for JCM projects are being carried out and project plans and financing schemes are being explored to make the JCM an effective mechanism.
**Supporting Environmental Risk Management through the Equator Principles**

Financial institutions are now expected to undertake efforts to prevent potential environmental degradation, human rights violations, and other issues attributed to loans to development projects in emerging countries and to other domestic and international business activities.

In 2005, BTMU adopted the Equator Principles (EP)*1 as a framework to ensure that environmental considerations are made when financing large-scale development projects. We advise our clients to take due care in complying with international standards, and also monitor environmental impacts even after financing support has been rendered.

While EP originally applied only to project finance, its third version effective June 4, 2013 (EP III) now includes large corporate loans within its scope, thus strengthening environmental and social considerations.

All financial institutions that have adopted EP currently apply EP III.

To show that its EP implementation is reliable, BTMU has been disclosing its internal EP procedures and information on financed projects to an independent third party and, since FY 2012, has been obtaining an Independent Assurance Report to demonstrate that all of the disclosed information related to EP implementation*2 is compliant with the guidelines.

*1 The Equator Principles is a framework independently established by the financial industry to assess and manage social and environmental impacts and risks associated with financing large-scale development projects, in order to avert and mitigate the impacts of such development on the surrounding environment and communities. EP requires assessment of the environmental and social risks of projects from the planning stage, implementation of effective measures, and management of such measures even after financing is complete. BTMU and 79 other financial institutions in 34 countries worldwide have adopted the Equator Principles as of July 2014.


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**Disclosure of EP projects and their risk categories**

In compliance with EP II (2006 version) and EP III, BTMU has disclosed the number and risk categories of projects reviewed in FY 2013 that are subject to the Equator Principles. These projects are those that reached their financial close in the period from April 1, 2013, to March 31, 2014.

### Project finance*3

The table below shows the number of projects that were reviewed after April 1, 2013, and reached financial close between April 1, 2013, and March 31, 2014.

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<tr>
<td>Total</td>
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<td>22</td>
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<td>By Region</td>
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<tr>
<td>Petrochemicals</td>
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</tr>
<tr>
<td>Power</td>
<td>-</td>
<td>13</td>
<td>2</td>
</tr>
</tbody>
</table>

*3 For information on project-related corporate loans and project finance advisory services, visit our website at: http://www.bk.mufg.jp/global/csr/eco/implementing.html

*4 The sum of the numbers reported for each region does not match with the total as one of the projects is located over two regions.

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Category A: Projects with potential significant adverse environmental and social risks and/or impacts that are diverse, irreversible or unprecedented.

Category B: Projects with potential limited adverse environmental and social risks and/or impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures.

Category C: Projects with minimal or no adverse environmental and social risks and/or impacts.
In 2005, BTMU adopted the Equator Principles as a framework to ensure compliance with the guidelines at offices worldwide. BTMU has been a member of the EP Association Steering Committee since 2009, and will continue to support environmentally and socially conscious projects and further outreach and anchoring of EP. Using EP as a tool, we will support environmentally and socially responsible projects through dialogue with customers and other stakeholders.

Field visit (South East Asia)

Maki Shibatsuchi
Manager
Social & Environmental Risk Assessment Office, Structured Finance Division
The Bank of Tokyo-Mitsubishi UFJ

BTMU has applied the Equator Principles to more than 350 transactions. With EP III going into effect last fiscal year, we endeavored to raise employee awareness of environmental and social considerations by conducting training on the introduction of the new guidelines at offices worldwide. BTMU has been a member of the EP Association Steering Committee since 2009, and will continue to support environmentally and socially conscious projects and further outreach and anchoring of EP. Using EP as a tool, we will support environmentally and socially responsible projects through dialogue with customers and other stakeholders.
We strive to be a foundation of support for customers and society at large. To earn higher trust, we provide customized products and services that help our clients realize their environmental aspirations.

Shiyou Adachi
Manager
Loan Products Department,
Retail Banking Business
Promotion Division
The Bank of Tokyo-Mitsubishi UFJ

Supporting Eco-Friendly Living through a Variety of Housing Loans

For both economic and environmental reasons, the interest in next-generation homes that are energy-efficient and generate their own electricity has been growing. Responding to this increased demand, MUFG supports customers by providing financing that lessens the interest burden on loans for purchasing, expanding, or renovating homes for the installation of eco-friendly solar power or use of energy-saving gas resources.

For customers purchasing a new eco-friendly and energy-efficient home with an Eco Certificate issued by a designated housing manufacturer, BTMU offers the Eco Support Benefit, which provides loans at a borrowing rate 0.1% lower than certain standard loans.

In partnership with designated housing manufacturing companies, MUTB provides customers buying or building homes with solar panels or other environmentally friendly features with Environmentally Friendly Housing Loans, which offer a consistently lower interest rate in comparison to discount fixed-rate housing loans.

MUFG will continue to find new ways to support customers who would like to do more for the environment, such as through installing energy-efficient equipment, to suit their lifestyle needs.

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Small incentives can go a long way in promoting eco-friendly behavior. Our role in the green home purchasing process is to give customers a gentle push by reducing their loan interest burden and providing more opportunities for loan consultation. My hope is to develop products that help customers take a small step toward reducing their environmental footprint, and also to develop sales and advertising campaigns that help more people learn about our products and activities.

Photo on page 19: Sekisui House

Shiyou Adachi
Manager
Loan Products Department, Retail Banking Business
Promotion Division
The Bank of Tokyo-Mitsubishi UFJ
Making the Truly Eco-Friendly MUFG CARD Even Better

MUFG CARD is designed to be environmentally friendly in every respect, from card issuance to account statements and point conversion programs. The card itself is made of PET-G material, which does not produce chlorine gas when incinerated. Member application forms and other materials are printed on paper certified by the Forest Stewardship Council.

MUN pioneered these innovations within the credit card industry, even while it eliminated paperwork by accepting card applications online and via in-store tablet devices. The company also works to reduce environmental impacts by holding campaigns to get customers to switch from monthly paper statements to online statements (cutting CO₂ emissions by 500 grams per statement) and by donating a portion of costs saved through paperless statements to environmental conservation groups. Its credit card points program, meanwhile, provides users with an environmental charity option (see Note). The running total of these donations can be viewed online, allowing customers to see how their choices are having a positive impact on society.

Note: This program enables users to donate money to an environmental project or organization of their choice, including projects conducted by a public interest incorporated foundation, the Organization for Industrial, Spiritual and Cultural Advancement-International, Japan (OISCA Japan) and organizations such as the Global Environmental Forum of Japan.
Going Paperless for More Convenience, Smaller Impact

All MUFG companies strive to be mindful of the effects of their operations on resources and the environment and to develop products and services that can provide customers with increased convenience with reduced impact.

BTMU has been developing and offering services that customers can use without a paper form or bank book. For instance, customers in Japan can now execute transactions at our branch offices without filling out a form or writing their signature; all they have to do is confirm the details of their transaction on an in-store monitor and enter their smart card PIN. With our Eco Bank Book and Eco Notification services, customers can view up to 25 months of transaction history online using a computer, smartphone, or tablet, and receive online status updates, such as notification of a time deposit’s maturity. Efforts to go paperless are making steady progress, with about 700,000 customers applying for Eco Bank Book and about 350,000 for Eco Notification as of the end of July 2014.

We will continue to be proactive in delivering smarter, easier, and greener banking solutions to our customers.

Reducing Environmental Impacts through Paperless Solutions

MUFG companies strive to reduce any environmental impact by providing paperless products and services and by eliminating paper use in daily operations.

Through Internet banking service, MUTB offers electronic delivery that allows customers to view various documents relating to investment trust transactions that would otherwise be sent by mail. One benefit of this method is the reduction of environmental impact, by eliminating the need to print and mail the documents. They are received and saved by personal computer. MUTB stores electronic versions of some paper pamphlets, such as prospectuses for mutual funds being sold in branches, and has introduced the capability to print and bind such booklets on demand using copiers. This approach reduces the use of paper that would otherwise have been wasted when branches had to dispose of surplus pamphlets after revisions were made.

MUMSS is working to expand a service that allows customers to view electronically by Internet (in PDF format) about 60 types of documents the company sends out, including transaction statements and account statements. Since 2012, we have repeated our e-post sign-up campaign every half year. For every account signed up for this service during the campaigns, we donate 100 yen to the MUFG NFUAJ* East Japan Earthquake Recovery and Scholarship Fund. The campaign was done for the fifth time in the first half of 2014.

MUN is working to expand its service by enabling customers to view their account statements online instead of relying on printed statements sent by mail.

*National Federation of UNESCO Associations in Japan
Stable investment performance over the medium- to long-term

Selection of candidates for investment based on long-term perspective

The Sustainability Assessment Process

- Financial data-based analysis
- ESG assessment-based analysis

Ensuring Sustainable Impacts of Our Customers' Investments

Global pension funds and other investors pursuing stable investment returns consider the business outlook and financial data when evaluating companies, but are also increasingly looking at a company’s extra-financial information such as environmental and social responsibility and corporate governance (ESG). A consensus is starting to take hold that investing in companies with clear social responsibility policies and programs and strong corporate governance systems can increase returns over the medium- to long-term and reduce risk.

Assessment methods that place higher value on corporate dialogue for verifying extra-financial information are also becoming more widespread.

Drawing on its experience as a pioneer in ESG-based corporate assessment and asset management, MUTB is working on creating and managing funds with selected equities that are expected to experience sustained growth. These funds have grown in size as more investors have come to recognize their performance and management strategies.

Through seminars and other events, we also educate participants about methods of selecting companies for investment based on ESG principles, and we work to promote broader use of corporate assessment methods that make use of extra-financial information. We also became a signatory to the international Principles for Responsible Investment (PRI) (see Note) to propagate PRI-based investing activities in Japan.

Note: PRI were announced by the then-Secretary General of the United Nations, Mr. Annan, in 2006. The PRI are intended to address decision-making issues related to ESG for investments, to improve the long-term results of investments, and to reduce risk. MUTB has endorsed these Principles and also actively participates in the PRI Japan Network, which promotes PRI and responsible investments in Japan.

To promote sustainable investment, we take account of environmental, social, and governance concerns.

Asset Management

Activities on Group CSR Priority Theme: Addressing Global Environmental Issues

I manage the Sustainable Growth Investment Fund (Domestic Equities), a product for pension funds that selects equities based not on expectations of short-term gains but on the goal of achieving stable profit growth over the medium- to long-term. We believe that companies with good governance on top of solid business performance have a more positive impact on the environment and society. Investing in such companies helps to support that impact. My aim is to achieve stable performance with selected equities by valuing communication with companies to enhance their corporate value over the long run.

MUFG CSR Report 2014
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While Educational Fund Gift Trust is a product intended to help customers make the most of the tax-free gift limit made available by recent tax reforms, we’ve created additional features to support grandparents’ desire to contribute to their grandchildren’s future by paying for their education. In addition to a principal guarantee and no management fees, the Trust offers unique services, such as a pre-payment option that allows the user to receive payment of educational costs without paying out of pocket in advance, and bankbooks that can be personalized with a photo and message to the recipient. Leveraging our capacity and know-how in asset succession, we will continue to develop products that reflect our customers’ expectations and dreams.
We strive for a sustainable society through our products, services, and community development.

**Consumer Business / Private Banking: Educational Fund Gift Trust**

**Financial Products that Foster Intergenerational Bonds**

A revision of Japan’s tax system in FY 2013 exempted from taxation one-time gifts of up to 15 million yen from a grandparent to a grandchild under 30 years of age for use in financing an education. Such gifts, when carried out efficiently, have the benefit of reducing the parents’ financial burden when paying for their child’s education.

MUTB has developed a new trust product based on this tax exemption, called Educational Fund Gift Trust (Magyorokobu; see Note), to foster the next generation. With this product, the monetary gift is deposited in a single lump sum and managed efficiently over the long term, covering admission fees, study abroad programs, private night school classes, and other educational expenses. To facilitate the transfer of assets between generations, MUTB released another new trust product, Okuru Shiawase in June 2014. Going forward, we will continue to develop products that draw on our unique expertise as a trust bank, including long-term asset management and asset succession know-how.

Note: BTMU began offering Educational Fund Gift Trust in June 2013 as an agent for MUTB. (Not available at all branches.)
Environmental Education Project: 
“Save Our Common Treasures of the Earth”
In collaboration with a public interest incorporated association, the National Federation of UNESCO Associations in Japan (NFUAJ), we support this project aimed at passing on to future generations the common heritage of mankind.

Next Generation Leaders Program for Asia and the Pacific
In collaboration with a public interest incorporated foundation, the Organization for Industrial, Spiritual and Cultural Advancement–International, Japan (OISCA Japan), youth throughout Asia and the Pacific are taught organic farming techniques and other skills.

MUFG Graduation Memorial Cup Soccer Tournament
Hoping to teach children the value of interconnectedness and teamwork through sports, MUFG sponsors the MUFG Graduation Memorial Cup Soccer Tournament, a youth soccer tournament for sixth-grade students who are about to graduate from elementary school.

Economic/Financial Education Program “Let’s Learn about Finance and Economy”
This program, developed in partnership with the University of Tsukuba, teaches children about financial systems and the value of money. (Photo is of a program at BTMU’s Akabane/Akabane-Ekimae Branch.)

Job Shadowing Work Experience Program
This educational program, in cooperation with a public interest incorporated association, Junior Achievement Japan, provides youth an opportunity to learn firsthand about the challenges and joys of the work experience.

MUFG Initiatives
Sponsoring a TV Program as Part of Our CSR Initiatives

01 Hito-Machi Kiko TV Program
MUFG is a sponsor of the television program Hito-Machi Kiko as part of its CSR initiatives. The program is on-air every Saturday from 10:00 to 10:54 pm on BS-TBS.

MUFG is a proud sponsor of the TV program Hito-Machi Kiko. Through interviews by the hosts, all professional photographers, the program presents charming features of towns across Japan while focusing on the people and organizations who live and work there. By sponsoring this program, MUFG is supporting companies that are working to make the world a better place, and people who are committed to revitalizing local communities and globalizing Japan.

MUFG Employee Volunteering and Community Initiatives
As a broadly connected member of the many local communities where MUFG operates in Japan and across the world, group companies engage in an array of activities aimed at nurturing society’s next generation.

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Group Company Initiatives

Wide-Ranging Social Contribution Activities Promoted by Group Companies

07 Supporting the Activities of UNESCO Associated Schools
BTMU has been collaborating with the National Federation of UNESCO Associations in Japan (NFUAJ) to support the activities of UNESCO Associated Schools, centers of Education for Sustainable Development (ESD) where students learn about the environment and international understanding.

08 "Peter Rabbit™ Forest for the Future" Environmental Conservation Activities
Since 2009, MUTB has been working with Nagatoro Town in Saitama Prefecture to conserve the local environment by planting trees and clearing underbrush in a community forest on Hodo Mountain.

09 Sponsoring the FIT For Charity Run 2013
Since 2009, MUMSS has helped organize an annual event in which financial companies located in Tokyo raise funds for charity. In FY 2013, around 1,200 people at 21 group companies participated.

10 Sponsoring the Culture Support Project: Shiki Theatre Company’s Kokorono Gekijou
BTMU sponsors Kokorono Gekijou, a theatre program that seeks to instill in children an appreciation for the value of life and connection with others. In FY 2013, 560,000 children were invited to these performances nationwide.

11 Sponsoring the Special Olympics Nippon
BTMU and MUTB are among the sponsors of an international sports organization that provides support for persons with mental disabilities so they can develop independence and participate in society.

12 Donation of Peter Rabbit™ Gardening Diorama
MUTB donated a gardening diorama depicting the world of Peter Rabbit™, displayed at its head office building until January 2014, to Onagawa Town, Miyagi Prefecture, to support its recovery from the 2011 disaster.

13 Coastal Reforestation Effort
MUMSS, in collaboration with Morgan Stanley MUFG Securities (MSMS), sent employee volunteers to support efforts to restore a coastal forest at Kujukurihama Beach (Chiba Prefecture).

14 Global Volunteer Month "MUFG Gives Back"
BTMU designated November 2013 as Global Volunteer Month, setting the stage for community engagement by 3,623 employees at 76 offices in 35 countries. (Photo is from a desert-cleaning event hosted by the Dubai Branch.)
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We have made great strides in developing our new CSR program in Europe, the Middle East, and Africa (EMEA) through support from our senior level CSR committee, our EMEA branch liaisons and London champion’s network. Just six months into a formalized CSR program we achieved 29% participation in MUFG Gives Back, with many events oversubscribed, showcasing the enthusiasm and willingness of our employees to contribute to their local communities where we do business. Simultaneously creating social value alongside business value has led us to be shortlisted for a Lord Mayor of the City of London award which is fantastic recognition of EMEA’s CSR progression.

Nicola Ruane
Associate Director
Corporate Social Responsibility Planning Division for Europe, Middle East and Africa
The Bank of Tokyo-Mitsubishi UFJ

Branch Initiatives

Community Outreach and Participation Activities

19 BTMU Hiroshima/Hiroshima-Chuo Branch
Continued exchange activities with a welfare facility and organization for the disabled, and held finance and economics classes for local children.

16 BTMU Retail Banking Video Counter Center (Osaka)
Working with a branch office, hosted workplace visits and held finance and economics classes.

17 BTMU (Brazil) (see Note)
Sao Paulo office gave lectures on water protection and energy conservation at a local school.

18 BTMU Bangkok Branch
Organized a visit to a disabled children’s home where employees not only donated necessities, but also educated the children on social etiquette and proper social behavior.

15 MUTB Mito Branch
Hosted cleaning activities around the Kodokan, a nationally designated important cultural property.

20 MUTB Yokohama-Nishi-guchi Branch
Hosted a bank tour for preschool children as part of the branch’s 50th anniversary celebration.

21 MUTB London Branch
Participated in a charity walk and fund-raiser for a cancer research fund.

22 MUMSS Takamatsu Branch
Held a cleanup in the surrounding neighborhood and customer parking lot.

Note: Banco de Tokyo-Mitsubishi UFJ Brasil S/A
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Hosted cleaning activities around the Kodokan, a nationally designated important cultural property.

MUTB Yokohamaeki-Nishiguchi Branch
Hosted a bank tour for preschool children as part of the branch’s 50th anniversary celebration.

MUTB London Branch
Participated in a charity walk and fund-raiser for a cancer research fund.

MUMSS Takamatsu Branch
Held a cleanup in the surrounding neighborhood and customer parking lot.

Note: Banco de Tokyo-Mitsubishi UFJ Brasil S/A Branch Initiatives
Community Outreach and Participation

We have made great strides in developing our new CSR program in Europe, the Middle East, and Africa (EMEA) through support from our senior level CSR committee, our EMEA branch liaisons and London champion’s network. Just six months into a formalized CSR program we achieved 29% participation in MUFG Gives Back, with many events oversubscribed, showcasing the enthusiasm and willingness of our employees to contribute to their local communities where we do business. Simultaneously creating social value alongside business value has led us to be shortlisted for a Lord Mayor of the City of London award which is fantastic recognition of EMEA’s CSR progression.

Nicola Ruane
Associate Director
Corporate Social Responsibility
Planning Division for Europe, Middle East and Africa
Group Company Initiatives

MUFG appealed to group companies to undertake initiatives, through their core businesses and charity programs, that will contribute to the reconstruction of disaster-affected areas.

In February 2014, it also provided support through a large-scale business-matching conference.

BTMU, meanwhile, has established a Reconstruction Public-Private Partnership Office at its local branch in Sendai and has been providing reconstruction support through its business—by offering loans, for example, that take advantage of a Reconstruction Agency’s assistance program.

Other ongoing efforts include employee volunteering, holding a picture book and music event for emotional support and inspiration, and soliciting support for the reconstruction through sponsored radio programs.

Supporting Reconstruction

- Contributed to the operating costs, while employees volunteered in running the event.
- Donated a gardening diorama to Onagawa Town, Miyagi Prefecture.

We are carrying out a range of programs while working to raise awareness wherever we can.
Providing long-term reconstruction support as a pillar of society.

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**Group Company Initiatives**

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Photo on page 33:

1. **Participation in the TOMODACHI Initiative (MUFG)**
   Launched the TOMODACHI MUFG International Exchange Program.

2. **Sponsoring a concert in the disaster area (MUN)**
   Contributed to the operating costs, while employees volunteered in running the event.

3. **Donation of Peter Rabbit™ Gardening Diorama (MUTB)**
   Donated a gardening diorama to Onagawa Town, Miyagi Prefecture.
Each student is awarded 100,000 yen at the start of the program and 20,000 yen every month until high school graduation. The number of scholarship students was 1,128 at the end of FY 2013. The program will issue its last round of new scholarships to children entering elementary school in FY 2014, which will continue until those students have graduated from high school in 2026.

2. Healthy Growth Program

This program provides a Support Exchange Meeting among scholarship recipients. In December 2013, 31 scholarship recipients were invited to the Japan Pro-Footballers Association’s Charity Soccer 2013 event held at Yurtec Stadium Sendai. Participating students enjoyed the day watching the match, walking onto the field as “escort kids”, and talking with the athletes.

3. Flower-Replanting Program

Executives and employees from group companies visited elementary and junior high schools in Iwate, Miyagi, and Fukushima Prefectures, where damage from the tsunami and earthquake was particularly severe, and replanted some 14,000 flowering plants and 500 trees at 15 schools from April through November in FY 2013. To date roughly 35,000 plants have been donated to 42 schools.

4. Volunteer Program

In FY 2013, some 370 MUFG executives and employees volunteered to help the programs mentioned above, bringing the total number of volunteers to 940.
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4. Volunteer Program

Helped to restore coastal forests that were lost in the tsunami.

Coastal reforestation effort (MUMSS)

Hosted activities to restore the flowerbeds and gardens of elementary and junior high schools damaged in the disaster.

Flower-Replanting Program (MUFG, BTMU)

Hosted activities to restore the flowerbeds and gardens of elementary and junior high schools damaged in the disaster.

Participation in the TOMODACHI Initiative

As part of the TOMODACHI Initiative, a U.S.-Japan exchange program involving the U.S. government and a U.S. non-profit organization, the U.S.-Japan Council, MUFG established the TOMODACHI MUFG International Exchange Program, a three-year exchange program for students and educators from the disaster-affected areas in Japan and their counterparts in the United States.

In FY 2014, the program’s third year, 26 junior high and high school students and two teachers from Iwate, Miyagi, and Fukushima prefectures were invited to Los Angeles, California, for a two-week visit from the end of July. The students studied English, experienced a homestay, engaged in exchange with the local community and businesses, and also spent time with the California high schools students who visited Japan the previous year through the program.
Ethical and Dynamic Workplace

To sustain our service to customers and society as one group, we share the same values. Sharing and Implementing Our Corporate Vision

With 140,000 employees in more than 40 countries, MUFG is committed to education and training to ensure that all employees worldwide can understand our Corporate Vision and put it into practice.

Outside of Japan, we launched a new corporate logo in July 2014 that will unite all group companies under the global MUFG identity. We held workshops in our major markets, Europe, the Americas, and Asia, to help employees implement the Corporate Vision as a unifying aspect of the new MUFG brand. Workshop participants are now advancing the Corporate Vision as brand ambassadors at their respective branches.

We pursue the challenges of continuous growth so our employees can make the most of their professional skills and collaborate with people in other regions and industries.
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Sharing and executing our Corporate Vision is critical for MUFG to fully capitalize on its comprehensive strengths. As stated in the Vision—to “be the world’s most trusted financial group”—we strive to be a trustworthy, competitive financial institution, always standing in the customer’s shoes and wielding a market strength our customers can rely on.

In Japan, MUFG companies hold joint training events for new hires, new branch heads, new company directors, and employees in various other positions. For young employees up to their tenth year with the company, we hold workshops where they can engage in direct dialogue with company directors to further catalyze their understanding of the Corporate Vision.

These objectives also apply to the recruiting process, where we assist university students in their understanding of MUFG companies through the MUFG careers website, collaborative recruiting events, and introductory DVDs and other materials. Our aim is to attract employees who share similar values with the Corporate Vision, so they are immediately ready to put these values into practice and challenge themselves to grow.
**Encouraging Excellence for All Employees**

MUFG promotes diversity as part of its endeavor to create dynamic organizations. Diversity means recognizing and understanding mutual differences. Creating diversity requires an active effort to welcome diverse people, with the end result being a stronger organization.

We strive to provide an environment where everyone can use their abilities to the fullest and contribute to the organization, regardless of their gender, external appearance, cultural background, or other differences. To carry this effort forward, MUFG companies work on improving and expanding diversity measures and programs, while also cultivating an atmosphere that embraces diversity. These actions led to MUFG being selected as a FY 2013 Nadeshiko Brand,* one of only 26 publicly-listed companies recognized for being supportive of women in the workplace.

BTMU issues an annual diversity report for all employees, and strives to raise awareness through various training events, including an annual Diversity Forum. These efforts were recognized by the Ministry of Economy, Trade and Industry (METI) in its "Diversity Management Selection 100" program.*2

*1 A joint initiative by METI and the Tokyo Stock Exchange that selects companies that have demonstrated leadership in promoting women in the workplace and introduces them to investors as an attractive long-term investment.

*2 A METI program to select and award companies that, by providing opportunities for individuals to maximize their potential, are leveraging diversity to drive innovation and value creation. METI plans to award 100 companies across several years starting from FY 2012.

**BTMU Diversity Report 2014**

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**Hiroko Takahashi**  
General Manager  
Diversity & Inclusion Office,  
Human Resources Division  
The Bank of Tokyo-Mitsubishi UFJ

BTMU promotes diversity in line with its vision, "Enlighten, Encourage, Empower—Exceed the expectations of our customers." From my experience as a manager and working overseas, I have learned that the appreciation of mutual differences and friendly competition between individuals of different nationalities, languages, cultures, genders, and even values and views on life can generate enormous power in an organization. The understanding and modeling of diversity in our individual work is vital to the company’s continued growth and value enhancement, which is why we will continue to support diversity through training and other programs.
Mobilizing Our Global Network for Maximum Group Synergy.

With 500,000 corporate customers, 40 million individual customer accounts, and 101 trillion yen in total loans outstanding, we are the largest financial institution based in Japan. We are keenly aware of our social responsibility and aim to meet customer expectations with our integrated group capacity and world-class quality.
**Europe, Middle East, and Africa**

**Japan Locations**

- **Central Japan Region**
  - Retail: 150
  - Corporate: 74

- **Eastern Japan Region**
  - Retail: 409
  - Corporate: 143

- **Western Japan Region**
  - Retail: 230
  - Corporate: 98

**Asia and Oceania**

- **Bank of Ayudhya**
  - Public Company: 1,104

- **MUFG Union Bank**
  - Corporate: 31

**Americas**

- **MUFG**
  - Corporate: 413

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**Note:** The number of locations is the total of BTMU, MUTB, and MUMSS locations. Retail: Head office and branches, including sub-branches. The numbers for BTMU and MUTB do not include virtual branches (which only provide funds transfers), loan promotion sub-branches, and partner banks. Corporate: Includes corporate sales offices.

(As of March 31, 2014)
Recognized for its social responsibility efforts by SRI rating agencies, MUFG is a constituent of the following major SRI Indexes (see Note):

**DJSI Asia Pacific**
MUFG has been selected as an index member of DJSI Asia Pacific, the Asia-Pacific version of the Dow Jones Sustainability Indexes (DJSI).
http://www.sustainability-indices.com/index.jsp

**FTSE4Good**
MUFG has been selected as an index member of FTSE4Good Index, which was developed by the FTSE Group owned by the London Stock Exchange.
http://www.ftse.com/products/indices/FTSE4Good

**Morningstar Socially Responsible Investment Index (MS_SRI)**
MUFG is a component of MS_SRI, Japan’s first socially responsible investing index, developed by Morningstar Japan K.K.
http://www.morningstar.co.jp/sri/list.htm (in Japanese)

**Note from the Editors**
We are pleased to present the MUFG Corporate Social Responsibility Report 2014, which presents the highlights of MUFG’s initiatives relating to CSR. As we work to enhance MUFG’s CSR activities, we invite you to review these pages and contact us with any comments or questions. We welcome your continued support.

(As of July 1, 2014)
Inclusion in SRI Indexes and others

Inclusion in SRI Indexes
(As of July 31, 2014)

Recognized for its social responsibility efforts by SRI rating agencies, MUFG is a constituent of the following major SRI Indexes (see Note).

**DJSI Asia Pacific**
MUFG has been selected as an index member of DJSI Asia Pacific, the Asia-Pacific version of the Dow Jones Sustainability Indexes (DJSI).
http://www.sustainability-indices.com/index.jsp

**FTSE4Good**
MUFG has been selected as an index member of FTSE4Good Index, which was developed by the FTSE Group owned by the London Stock Exchange.
http://www.ftse.com/products/indices/FTSE4Good

**Morningstar Socially Responsible Investment Index (MS-SRI)**
MUFG is a component of MS-SRI, Japan’s first socially responsible investing index, developed by Morningstar Japan K.K.
http://www.morningstar.co.jp/sri/list.htm (in Japanese)

Note: An SRI Index is a socially responsible investing (SRI) index that uses environmental and social factors as well as financial practices as core criteria.

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**MUFG on Facebook**
MUFG has a Facebook page focused on our CSR activities. Please check us out and don’t forget to Like us!
https://www.facebook.com/MUFG.CSR

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(Employee affiliations are as of the time of their respective interviews and may have changed.)

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**BTMU supports Education for Sustainable Development (ESD), a global initiative to include key sustainable development issues in teaching and learning.**

**This report has obtained Color Universal Design Organization (CUD) certification. CUD is based on the universal design approach, which aims to create publications that are easy to view and read by as many persons as possible.**

**Printed using a waterless offset lithographic process that reduces environmental impacts, and vegetable-based inks free of volatile organic compounds (VOCs).**